

ABSTRACT

To utilize credit, a user possesses credit card 10 and mobile station 50. Location matching server 70 detects a location of mobile station 50 which a user possesses, and a shop which accepts credit utilized by the user. If these locations do not accord, it is judged that a user at a shop possesses credit card 10 but does not possess mobile station 50, and so is not the proper owner of credit card 10.